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PTO/SB/21 (08-00)

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3624 #6
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	09/713,770
	Filing Date	November 14, 2000
	First Named Inventor	
	Group Art Unit	
	Examiner Name	
Total Number of Pages in This Submission	Attorney Docket Number	020375-021400US

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ENCLOSURES (check all that apply)		
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Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm and Individual name	Townsend and Townsend and Crew LLP Darin J. Gibby Reg. No. 38,464	
Signature		
Date	October 24, 2002	

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On 10/24/02

TOWNSEND and TOWNSEND and CREW LLP

By: A. Friedman

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Coyle, Adam

Application No.: 09/713,770

Filed: November 14, 2000

For: Card-Based System & Method for
Issuing Negotiable Instruments

Examiner:

Art Unit:

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

The references cited on attached form PTO/SB/08A are being called to the attention of the Examiner. Copies of the references are enclosed. Also enclosed is a copy of the International Search Report from the corresponding PCT application. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant

information, and no inference should be made that the information and references are cited are, or are considered to be material to patentability because they are in this statement. No inference should be made that the information and references cited are prior art merely because they are in this statement.

Applicant believes that no fee is required for submission of this statement, since it is being submitted prior to the mailing of the first Office Action. However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,


Darin J. Gibby
Reg. No. 38,464

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